

22
THE IOWA HIGH SCHOOL
ATHLETIC INSURANCE PROGRAM
FOR THE YEARS 1948-1952

BY

DAVID V. SCHREUR, B. A.

A FIELD REPORT

Submitted in Partial Fulfillment of the Requirements
for the Degree of Master of Science in Education
in Drake University

Des Moines, Iowa

January, 1955

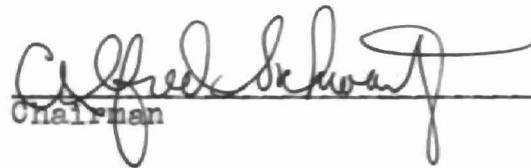
1955
Sch 7

THE IOWA HIGH SCHOOL
ATHLETIC INSURANCE PROGRAM
FOR THE YEARS 1948-1952

BY

DAVID V. SCHREUR, B. A.

Approved By Committee:


Chairman




Dean of Graduate Division

1622-19

ACKNOWLEDGMENT

The author wishes to thank the Iowa High School Athletic Association and in particular L. T. Quinn and H. G. Schmickley for their cooperation in enabling the author to secure the necessary information in preparing this report.

TABLE OF CONTENTS

	Page
ACKNOWLEDGMENT.	iii
LIST OF TABLES.	v
Chapter	
I. NEED FOR THE STUDY.	1
Purpose of the Study	
Scope and Limitations of the Study	
The Company	
Coverages of the Policy	
Cost of the Insurance	
Procedures Followed in the Study	
II. PRESENTATION OF THE DATA.	10
III. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS . .	38
BIBLIOGRAPHY.	43

LIST OF TABLES

Table	Page
I. The Amount of Premiums Paid by the Insured Schools of Iowa for Insuring Athletes Participating in Football, for the Athletes Not Participating in Football, and the Total of Premiums Paid for the Years 1948-1952. . .	11
II. The Number of Athletes Insured by the Iowa High School Insurance Company, 1948-1952. . .	12
III. Claims Paid by the Iowa High School Insurance Company to Athletes, 1948-1952	14
IV. Number of Claims Granted by the Iowa High School Insurance Company to Athletes, 1948-1952	17
V. Average Cost Per Claim Paid by the Iowa High School Insurance Company from 1948 to 1952. .	21
VI. Number of Iowa Schools Insuring Their Athletes with the Iowa High School Insurance Company for the Years 1948-1952	25
VII. Number of Iowa Schools with Participants Who Have Received Claims from the Iowa High School Insurance Company, 1948-1952	27
VIII. Per Cent of Iowa Schools Whose Athletes Received Claims from the Iowa High School Insurance Company, 1948-1952.	30
IX. Number of Iowa Schools That Did Not Receive Any Claims from the Iowa High School Insurance Company, 1948-1952	33
X. Per Cent of Iowa Schools That Did Not Receive Any Claims from the Iowa High School Insurance Company, 1948-1952	36

CHAPTER I

NEED FOR THE STUDY

High school athletic insurance is a recent innovation in the United States. In 1949 there were sixteen states that did not have a plan for insuring high school athletes. The other thirty-two states had some type of an insurance plan, either within their own athletic association or with an old line insurance company. The exact extent of hazard and risk in scholastic athletics apparently had not been determined to any great extent before the Wisconsin Interscholastic Athletic Association in 1930 established the first thoroughly organized program of high school athletic insurance and started a trend which now has been joined by other state athletic associations. Because of the newness of the program many people are not aware of the existing programs and therefore this study is intended to help people become acquainted with the program established by the Iowa High School Athletic Association.

In the last few years much more importance has been placed on insurance for high school athletes. It has taken a great deal of study and considerable creative effort to build and to apply a kind of protection that constitutes a

satisfactory service.

A coach or athletic director has as a primary responsibility the developing and fostering of virile young citizens through the medium of athletics. That means strong healthy bodies adjusted to their environment. It means good sportsmanship, win, lose, or draw. It means better individual performance, which in turn, will help produce winning teams.

Insurance protection is an economic stabilizer and athletic insurance is now relieving many coaches, not only from the anxieties of moral obligation when one of his athletes is hurt but also from practically all the tedious time-consuming detail which is automatically placed with the insurance company. The knowledge alone that everything within the province of medical science is being done to restore a young athlete to his full, former prowess represents the kind of peace of mind that cannot be bought at any price.

There also is a need for parents to fully know and to understand the importance of a good insurance program. With adequate financial protection there is less reluctance on the part of parents, especially those in the lower income brackets, to permit their sons and daughters to participate in competitive sports. While it is true that in a great majority of such instances the factor of safety is uppermost

in parents' minds, the economic risk involved is also very real. The fact that financial protection is available in case of accident frequently gives a student the one valid reason needed to obtain parental permission to participate in sports.

A policy with a good company highlights the safety factor in all sports. Insurance companies specialize in this field and have made exhaustive studies of safety, not only in general terms, but also in relation to various specific sports. Their findings are passed along to all supervisory sports personnel in an effort to decrease the incidence of injuries.

Most coaches keenly feel their responsibility toward their youthful charges. In employing the best sports talent they can find, they feel a moral obligation (a) to do everything in their power to protect their athletes against injury, and (b) to provide, especially in these days of high cost, sufficient financial protection to enable all parents to emerge financially unscathed when injury strikes down the family athlete.

Perhaps it can be said that in ten years, maybe less, sports insurance, offering broad protection, will become the rule rather than the exception.

These athletes who were involved in basketball, baseball, wrestling, and track, within the last years that the study covered,

Purpose of the Study

The purpose of the study was twofold. First, it was the purpose of this study to determine the value the Iowa high schools receive from the insurance program. Each year there are many injuries inflicted on athletes participating in sports. If there were no insurance program, the cost would have to be carried either by the parents or by the school. This would inflict upon either a heavy burden, and in some cases, would necessitate the dropping of athletics. Therefore, the Iowa Athletic Insurance Program would appear to be of value to the schools of Iowa in relieving them of a great responsibility.

The second purpose of this study was to acquaint the public with the service offered by the insurance program. This study will attempt to show the importance of having athletic insurance, and the value of having it in the future.

Scope and Limitations of the Study

This study includes all of the schools of Iowa insured by the Iowa High School Insurance Company. It covers them for four years beginning with the 1948-1949 school year and ending with the close of the 1951-1952 school year. This study includes only those athletes who were insured for football, basketball, baseball, wrestling, and track. During the four years that the study covers,

all schools were not covered by the Insurance Company every year. Some schools were insured for only one year, others for two, and others for three years.

Athletic insurance is but one part of the entire insurance program carried out by the Iowa High School Insurance Company. Since it is the major part of the program, however, that is what this study will include.

The Company

The Iowa High School Insurance Company, an Iowa company, was established in 1939 through the efforts of the school administrators of this state, working through the Iowa High School Athletic Association. The company has pioneered in offering low cost accident insurance and offers protection for all athletes and pupils from the kindergarten through the twelfth grade and junior college inclusive.

Coverages of the Policy

Because this study is concerned only with athletics, there are two types of policy to be considered. They are, first, the policy which insures the pupil in all athletic activities including football and on his daily trip to and from school. This includes any bodily injury resulting directly, exclusively and independently of all other causes and solely through accidental means while engaged in a

regularly scheduled athletic contest or supervised practice, or in any other regularly scheduled curricular or extracurricular activity of the school supervised or sponsored by an adult person designated and approved by the school administrator. The pupil is also insured while being transported in a conveyance with an operator approved by the school administrator while going to or from a regularly scheduled athletic contest or supervised practice or any other regularly scheduled, supervised or sponsored, curricular or extracurricular activity of the school. A member of such a squad, team, class, or group is insured while in transportation between the insured's residence without unreasonable deviation from the most direct route and during the period which is reasonably required so to do, to engage in any regularly scheduled, supervised or sponsored, curricular or extracurricular activity of the insured's school including all regularly scheduled athletic contests or supervised practices therefore.

The second type of policy insures the pupil in all athletic activities other than football. This coverage is the same as defined in the first policy with the exception that it does not cover any injuries received while engaged in any practice for or participation in an interscholastic football game.

cent of the total amount collected.

Cost of the Insurance

During the year 1948-1949 there were three types of athletic insurance policies, two for the boys and one for the girls. The comprehensive policy covering all activities, with the exception of football, cost the boys \$1.50. This low premium was made possible because the Iowa High School Athletic Association paid fifty cents to the Insurance Company for each boy athlete insured. The comprehensive policy covering all activities including interscholastic basketball cost the girls two dollars. During this year over ninety cents of every dollar of income received by the company was paid back to the policyholders.

For the year 1949-1950 the cost per policy increased slightly. For boys who had a comprehensive policy for all activities except football, the cost was two dollars. The cost for boys with a comprehensive policy covering all activities including football was \$3.50. Once again the Iowa High School Athletic Association paid fifty cents to the company for every boy athlete insured. For the girls who had the comprehensive policy covering all activities including interscholastic basketball the cost was \$2.50. During this year the company paid in claims to athletes insured over 93 per cent of the total premiums collected.

For the year 1950-1951, the policy for those athletes who were insured for football cost four dollars. Once again the Iowa High School Athletic Association paid fifty cents for each boy athlete insured. The cost of the policy for girls remained the same, \$2.50, although the policy now could include junior high school girls who participated in senior high interscholastic basketball.

For the year 1951-1952 there was a change in the type of policy offered to the athletes. For the previous three years only one policy was offered for each one of the categories; now the company offered a choice of one of three premium schedules. For high school boys participating in activities except football, the policy cost was \$1.90 for schedule one, \$2.30 for schedule two, and \$2.80 for schedule three. For boys participating in all of the activities including football, the policy cost was \$4.50 for schedule one, \$6.50 for schedule two, and \$8.50 for schedule three. Fifty cents was paid by the Iowa High School Athletic Association to the Insurance Company for each boy athlete insured. For junior and senior high school girls participating in all activities including senior high interscholastic basketball, the policy cost was \$2.40 for schedule one, \$2.80 for schedule two, and \$3.30 for schedule three. Each athlete had a choice of one of the three schedules; the greater the cost, the

greater the benefits derived from it.

Procedures Followed in the Study

In February, 1953, the author met with Lyle Quinn, Executive Secretary of the Iowa High School Athletic Association, and Harold Schmickley, Assistant Secretary, to discuss the importance of conducting a study such as this. Both were in agreement of the need for it and ways were presented in which to carry it out.

During the month of June, 1953, the author worked at the Iowa High School Athletic Association office in Boone checking the files and getting the information that was needed for the study. After compiling all of the material needed, time was spent in tabulating the necessary figures, the information being divided into separate years to get a more accurate report.

CHAPTER II

PRESENTATION OF THE DATA

The information found in this chapter was obtained from the files of the Iowa High School Athletic Association office at Boone, Iowa. From these files the following information was collected: the number of athletes participating in football; the number of athletes participating in basketball, baseball, track, and wrestling; the premiums the schools paid for football insurance; the premiums the schools paid for insurance coverage for all the other sports; the amount of claims paid in each of the sports; the total of premiums paid; the total number and amount of claims paid; and the total number of schools participating in football and all the other sports.

This information was then analyzed to illustrate the different phases of the insurance program. The Iowa High School Insurance Company is a large concern and, therefore, it is the hope of the author that the following tables will help to clarify some of the aspects of its program.

Table I shows the amount of money that has been paid into the Iowa High School Insurance Company by the schools of Iowa. The table has been divided into three

TABLE I

THE AMOUNT OF PREMIUMS PAID BY THE INSURED SCHOOLS OF IOWA FOR INSURING ATHLETES PARTICIPATING IN FOOTBALL, FOR THE ATHLETES NOT PARTICIPATING IN FOOTBALL, AND THE TOTAL OF PREMIUMS PAID FOR THE YEARS 1948-1952

Year	Premiums Paid by Schools not Participating in Football	Premiums Paid by Schools Participating in Football	Total Premiums Paid by All Schools
1948-1949	\$28,458.00	\$32,320.00	\$60,778.00
1949-1950	37,768.85	44,407.30	82,176.15
1950-1951	37,692.00	46,724.00	84,416.00
1951-1952	41,964.60	55,529.80	97,494.40
Total	\$145,883.45	\$178,981.10	\$324,864.55

different divisions: the premiums paid by schools who do not participate in football, the premiums paid by schools who do participate in football, and the total cost paid by all the schools.

In each year the schools participating in football paid in more money than schools that did not participate although they represent a smaller number of schools. This can be explained by the fact that per policy the cost was much greater. In the four years represented in this Table, the total premiums paid have increased every year. In 1948-1949 the total cost was \$60,778.00 while in 1951-1952, the total cost was \$97,494.40, an increase of \$36,716.40.

This increase is due to two things: first, there was an increase in the number of athletes insured, and secondly, the cost of the policies increased.

TABLE II

THE NUMBER OF ATHLETES INSURED BY THE IOWA
HIGH SCHOOL INSURANCE COMPANY
1948-1952

Year	Number Not Participating in Football		Number Participating in Football	Total Number of Athletes Insured
	Boys	Girls		
1948-1949	10,195	6,622	12,922	29,739
1949-1950	10,258	6,833	12,598	29,689
1950-1951	9,984	7,068	11,681	28,733
1951-1952	10,272	7,564	11,282	29,118
Total	40,709	28,087	48,483	117,279

Table II shows the number of athletes insured by the Iowa High School Insurance Company. The Table has been divided into three sections: the number of athletes participating in football, the number of boys and girls in all activities except football, and the total number insured. The largest number of athletes insured for football was 12,922 during the 1948-1949 year. In each succeeding year the number declined due to the fact that since 1950 there has been a separate policy for junior high students who were previously included in the high school policy.

The number of girls insured shows a steady increase every year. The reason for this is that girls' basketball has become more popular and more girls are participating every year. In four years there was an increase of 942 girls insured; the total number of girls insured for four years was 28,087. The total number of boys insured for football and all activities was 48,483, as compared to 40,079 boys not insured for football but all other activities. The cumulative total number of athletes insured for four years was 117,279.

Table III shows the amount of claims paid by the Insurance Company to the athletes participating in the five major sports for the years 1948 to 1952. This Table has been divided into three main divisions: the claims for football, the claims for all of the other sports, and the total claims paid. The second division has been subdivided to better relate the claims paid in each individual sport except football.

During the year 1948-1949 football claims amounted to \$35,397.21. The claims paid for football steadily increased each year until 1951-1952 when \$45,031.80 was paid. During the four years of this study there was an increase of \$9,634.59 in claims paid for football injuries. This is due to the fact that during the four years of this study both the number of claims and the benefits increased.

TABLE III
CLAIMS PAID BY THE IOWA HIGH SCHOOL INSURANCE
COMPANY TO ATHLETES
1948-1952

Sport	1948-1949	1949-1950	1950-1951	1951-1952	Total of All Years
Football	\$35,397.21	\$40,909.12	\$42,543.94	\$45,031.80	\$163,882.07
Basketball	17,540.25	20,054.90	20,604.44	27,592.83	85,792.42
Baseball	5,070.07	5,232.39	5,498.94	6,872.89	22,674.29
Track	1,960.40	2,604.58	2,551.15	2,485.25	9,610.38
Wrestling	1,724.67	2,302.63	1,630.25	2,148.57	7,806.12
Total	\$61,701.60	\$71,103.62	\$72,828.72	\$84,131.34	\$289,765.28

The total claims paid for football was \$163,882.07. This total is \$37,998.86 more than the total of all of the other sports.

Basketball was another sport in which claims steadily increased during the four years for which this study was made. In 1948-1949 the amount of claims paid was \$17,540.25; this increased to \$20,054.90 in 1949-1950 to \$20,604.44 in 1950-1951; and in 1951-1952 this increased to \$27,592.83. From 1948-1952 the claims in basketball increased \$10,052.58. The smallest increase came between the 1949-1950 and 1950-1951 school years when there was an increase of \$549.54. The largest increase came following the 1950-1951 school year when there was an increase of \$6,988.39. The total claims paid for basketball in this four year period was \$85,792.42.

The third ranking sport in claims paid was baseball, and as was the case in football and basketball, baseball also showed an increase through the four years studied. During the 1948-1949 school year \$5,070.07 was paid out by the Insurance Company for claims in baseball. This was increased to \$5,232.39 in 1949-1950, \$5,498.94 in 1950-1951, and \$6,872.89 in 1951-1952. The \$6,872.89 paid in 1951-1952 represents an increase of \$1,802.82 over the amount paid in 1948-1949. The total of baseball claims for the four years was \$22,674.29.

Track ranked fourth in the claims paid for that sport. Unlike football, basketball, and baseball, track did not show a steady increase for the four years. During the 1948-1949 school year \$1,969.40 was paid out in claims for track. This increased to \$2,604.58 in 1949-1950 which was the year in which the highest amount was paid out. In 1950-1951 the amount decreased to \$2,551.15. In 1951-1952 it declined to \$2,485.25. The total amount paid in four years to track participants was \$9,610.38.

The least amount of claims paid was in wrestling. This sport, like track, did not have an increase in claims paid each year. In 1949-1950, which was the year in which the most money was paid, the total amounted to \$2,302.63. This was an increase of \$577.96 over the 1948-1949 amount of \$1,724.67. During the school year of 1950-1951 the lowest amount was paid out, \$1,630.25 and then was increased to \$2,148.57 in 1951-1952. The total of \$7,806.12 for the four years represents the lowest total of all of the five different sports. The total amount of claims paid for all of the sports for four years was \$289,765.28. This represents an increase each year beginning with \$61,701.60 paid in 1948-1949, which was increased to \$71,103.62 in 1949-1950. The following year it was \$72,828.62 and it increased to \$84,131.34 in 1951-1952.

Table IV shows the number of claims granted by the Insurance Company to athletes participating in football,

TABLE IV
 NUMBER OF CLAIMS GRANTED BY THE IOWA HIGH SCHOOL
 INSURANCE COMPANY TO ATHLETES
 1948-1952

Sport	1948-1949	1949-1950	1950-1951	1951-1952	Total
Football	1,910	2,080	2,244	2,210	8,444
Basketball	1,213	1,444	1,521	1,675	5,853
Baseball	284	288	302	357	1,230
Track	153	157	151	162	623
Wrestling	118	153	143	125	539
Total	3,678	4,122	4,360	4,529	16,689

basketball, baseball, track, and wrestling beginning with the 1948 school year and ending in 1952. This Table like Table III has been divided into three main divisions: the number of football claims, the number of claims in all other sports, and the total number of claims. This Table has been prepared this way because of the two different types of policies being offered by the Insurance Company. One policy offered protection in football and all other sports; the other policy offered protection in all sports except football.

The largest number of claims was filed by football players. In 1948-1949 the number was 1,910 and each year it increased until 1951-1952. From 1910 in 1948-1949, the number increased 170 to a total of 2,080 in 1949-1950, and this number increased to 2,244 in 1950-1951, an increase of 164. In 1951-1952 the number showed a slight decrease from the year before; 2,210 claims being granted that year for a decrease of only thirty-four. The total number of claims granted from 1948 to 1952 in the sport of football was 8,444.

Basketball ranked second in the number of claims granted for each sport. In this sport there was an increase each year in the number of claims. In 1948-1949 there were 1,213 claims granted in basketball. This represents the lowest number during the four years studied.

In 1949-1950 the number was 1,444 which increased to 1,521 in 1950-1951. The 1,675 claims in 1951-1952 was the largest number for any one year in basketball and represents an increase of 154 over the year before and 462 over 1948-1949, the first year of this study. The four year total of claims in basketball was 5,853.

Baseball ranked third in the number of claims. Baseball like basketball showed an increase each year in the number of claims granted. In 1948-1949 there were 284 claims and in 1949-1950 it was increased by four to 288. In 1950-1951 the number of claims was 301, an increase of thirteen over the year before. In the year 1951-1952 the highest number of claims were granted and also this was the year in which the highest increase was shown. An increase of fifty-six made the 1951-1952 number of claims 357. In the four year period baseball claims increased by seventy-three, making a total of 1,230 claims paid from 1948-1952.

Track ranked fourth in the number of claims paid by the Insurance Company. From 1948 to 1952 track claims increased only nine. In 1948-1949 the lowest number of claims, 153, was paid by the Company. This increased to 157 in 1949-1950. The 1950-1951 number of 151 was six less than the year before, but the next year an increase of eleven raised the number to 162 which was the most track

claims in any one year. For four years a total of 623 claims were paid to track participants.

Wrestling was the sport in which the smallest number of claims was paid. In 1948-1949 there were 118 claims paid. This figure rose to 153 in 1949-1950, which was the year in which the highest number of claims was paid. In 1950-1951 there were 143 claims paid, ten less than the year before. One hundred and twenty-five claims were paid in 1951-1952. A total of 539 claims were paid in wrestling from 1948-1952.

The total number of claims paid in all sports increased every year during the study. From the 1948-1949 total of 3,678 to the 1951-1952 total of 4,529 there was an increase of 851 claims. During the four years there was a total of 16,689 claims paid to athletes in all of the sports.

Table V gives the average cost per claim paid by the Insurance Company for each of the five sports, and the total of all of the sports for each year from 1948 to 1952. These figures were found by dividing the number of claims found in Table IV for each sport into the amount of claims in each sport from Table III. The figures in this Table are correct to the nearest penny. The highest average claim found was in football during the 1951-1952 school year when the average claim amounted to \$20.38.

TABLE V

AVERAGE COST PER CLAIM PAID BY THE IOWA HIGH
 SCHOOL INSURANCE COMPANY FROM
 1948 TO 1952

Sport	1948-1949	1949-1950	1950-1951	1951-1952	Total
Football	\$18.53	\$19.67	\$18.96	\$20.38	\$19.41
Basketball	14.46	13.89	13.55	17.47	14.66
Baseball	17.85	18.17	18.27	19.25	18.43
Track	12.87	16.58	16.89	15.34	15.43
Wrestling	14.62	15.05	11.40	17.19	14.48
Average	\$16.78	\$17.25	\$16.71	\$18.58	\$16.74

The lowest average was in 1950-1951 in the sport of wrestling when the average was \$11.40.

The highest total average was found to be in football, where an average of \$19.41 was paid during the four years covered by this study. In 1948-1949 the average claim was \$18.53, which was the lowest figure in any one year for football. The next year there was an increase of \$1.14 to raise the average claim to \$19.67. In 1950-1951 the average claim decreased slightly to the amount of \$18.96, and then in 1951-1952 the highest average of \$20.38 was reached.

The second ranking sport in respect to the average amount of each claim was that of baseball. The average in this sport was \$18.43 per claim. During the four years of this study the average amount of each claim in baseball increased from year to year. In the four years the amount increased from \$17.85 in 1948-1949 to \$19.25 in 1951-1952. This represents an increase of \$1.40 in four years.

The third ranking sport in respect to the average amount of each claim was that of track. The four year average in this sport was \$15.43. In 1948-1949 the lowest average for this sport was reached. That year the average was \$12.87. The next year, 1949-1950, there was an increase of \$3.71 to raise the average to \$16.58. The 1950-

1951 year was the year in which the highest average was paid out in track; the average was \$16.89. In 1951-1952 the average decreased \$1.55 to the sum of \$15.34.

Basketball was the sport that ranked fourth in the average amount per claim for four years. It had a total average of \$14.66. During the first three years the average decreased slightly each year, and then in 1951-1952 it increased to \$16.47 which was the highest average for any one year. In 1948-1949 \$14.46 was spent per claim, decreasing to \$13.89 in 1949-1950, and to \$13.55 in 1950-1951, the year in which it reached the lowest average.

Wrestling claims produced a four year average of \$14.48, just slightly lower than that of basketball. In 1948-1949 the average claim in wrestling was \$14.62. The next year this increased to \$15.05, an increase of only forty-three cents. During the year 1950-1951 the lowest average in wrestling and also the lowest average in all sports was received. That year the average was \$11.40. In 1951-1952 the highest average in any one year for wrestling was paid out by the Insurance Company, \$17.19.

The average claims varied from year to year. In 1948-1949, \$16.78 was spent for each claim. The next year it increased to \$17.25 and then in 1950-1951, it decreased to the lowest average for any one year, \$16.71.

The last year of this study was found to be the year in which the highest average was paid for all sports. That year it reached an average of \$18.58.

Table VI shows the number of schools that were insured by the Iowa High School Insurance Company from 1948 to 1952. Because there are two main types of policies being offered, this Table has been divided into three main divisions. Column one identifies the number of schools that have athletes insured for football and all other activities. Column two shows the number of schools that have athletes insured for all activities except football. Column three indicates the total number of schools insured by the Company.

From the first year of this study, 1948-1949, to the school year 1951-1952 there was an increase of eighteen schools insured for football and all activities. Each year except 1951-1952 there was an increase in the number of schools participating under this plan. In 1948-1949 there were 284 schools participating. In 1949-1950 this increased to 296, a gain of twelve schools from the previous year.

In 1950-1951 there were 305 schools insured under this plan. This year represents the largest number of schools participating under the type of policy covering football and all activities. In 1951-1952 the number

TABLE VI

NUMBER OF IOWA SCHOOLS INSURING THEIR ATHLETES WITH
THE IOWA HIGH SCHOOL INSURANCE COMPANY FOR THE
YEARS 1948-1952

Year	Schools Insured for Football and All Activities	Schools Insured for All Activ- ities Except Football	Total Master Policies Issued for Athletic In- surance Coverage
1948-1949	284	484	768
1949-1950	296	503	799
1950-1951	305	529	834
1951-1952	302	549	851
Total	1,187	2,065	3,252

decreased just slightly to 302 schools. The total number of schools insured for football and all activities during the four years of this study was 1,187, an average of 297 a year.

The schools insured for all activities except football represent a much larger number than schools that do participate in football. During the four years the number of schools gradually increased in number from year to year. In 1948-1949 there were 484 schools insured by the Company for all activities except football. The next year, 1949-1950,

this number increased to 503 schools which was a gain of nineteen schools over the previous year. By 1950-1951 there were twenty-six more schools added, making a total of 529. The last year of this study shows the largest number of schools insured under this plan. There were 549 during the 1951-1952 school year. A total of all four years shows that 2,065 schools were insured for all activities except football. This represents an average of 516 schools each year.

The total master policies issued also shows an increase from year to year. The insurance program started with 768 schools in 1948-1949 and increased thirty-one schools the next year to reach 799. In 1950-1951 this increased to 834. During the 1951-1952 school year there were 851 schools insured by the Insurance Company. The total number of schools insured for the four years was 3,252, an average of 813 schools each year.

Table VII reveals the number of schools benefited by belonging to the Insurance Company. The Table is divided into three divisions. The first division indicates those schools participating in football. The second division shows all schools who do not participate in football. The third division represents the total of all the schools.

This Table merely reveals the benefits from purely the financial point of view. It does not take into consideration the protection, safety, and security points of view.

TABLE VII

NUMBER OF IOWA SCHOOLS WITH PARTICIPANTS WHO
HAVE RECEIVED CLAIMS FROM THE IOWA HIGH
SCHOOL INSURANCE COMPANY
1948-1952

Year	Schools Participating in Football	Schools Not Participating in Football	Total of All Schools
1948-1949	124	76	200
1949-1950	107	76	183
1950-1951	111	75	186
1951-1952	101	92	193
Total	443	319	762

These cannot be measured. The figures in this Table were compiled in the following manner. From the available records, a check was made to ascertain how much each school paid to the Insurance Company for policies in each of the four years. Then that figure was checked with the total amount of claims paid by the Insurance Company to that school. If the figure representing the amount of claims paid to the school was higher than that paid by the school, it was noted and included in this Table. It must be remembered that this Table includes only those schools that received more than they paid in to the Company. It does not include the many, many schools that received at least a partial return in claims.

In 1948-1949 there were 124 schools participating in football that benefited by belonging to the Insurance Company. This figure represents the highest number in this division during the four years covered by this study. In 1949-1950 the number decreased to 107, a decline of seventeen schools over the year before. During the year 1950-1951 there were 111 schools that benefited. The smallest number of schools that benefited was during the last year of this study, 1951-1952, when there were 101 schools. The four year total of schools participating in football that received more money than they paid into the insurance program was 443.

In respect to the schools not participating in football, the number was very constant except for the last year of the study when there was a big increase. During 1948-1949 and 1949-1950 there were seventy-six schools that benefited by belonging to the Insurance Company. The following year, 1950-1951, the number decreased by one, making the number seventy-five schools. In 1951-1952 the largest number of schools benefited. There were ninety-two this year, an increase of seventeen from the year before. In this division, there were 319 schools during the four year study that received more than they paid to the Insurance Company.

In the third division of this Table, one may note

a total of two hundred schools during the 1948-1949 school year that received more money in claims than they spent for their policies. The next year this figure decreased to 183 schools and in 1950-1951 there was a small gain, making the number 186 schools. During the next and last year the number rose to 193 schools.

For the four years of the study there was a total of 762 schools that received more money from the Insurance Company in amount of claims than the schools paid to the company for policies.

Table VIII reveals the per cent of those schools that benefited by belonging to the Insurance Company. It must be remembered that this Table includes only the per cent that received more money in claims than they paid for their policies. It does not include those schools that received a partial return. Also, it must be remembered that this Table includes only the per cent of schools that benefited money-wise. All of the schools that are insured by the company have the benefit of protection and the backing of a very good insurance company.

The figures found in the column headed "Per Cent of Benefiting Schools" in football were found in the following manner. The number of schools participating in football and benefiting from the Insurance Company was divided by the number of schools participating in football.

TABLE VIII

PER CENT OF IOWA SCHOOLS WHOSE ATHLETES RECEIVED
CLAIMS FROM THE IOWA HIGH SCHOOL INSURANCE
COMPANY, 1948-1952

Year	Participating Schools			Benefiting Schools			Per Cent of Benefiting Schools		
	With Football	Without Football	Total	With Football	Without Football	Total	With Football	Without Football	Total
1948-1949	285	483	768	124	76	200	44	16	26
1949-1950	296	503	799	107	76	183	36	15	23
1950-1951	305	529	834	111	75	186	36	14	22
1951-1952	302	549	851	101	92	193	33	17	23
Total Average	1,187	2,064	3,252	443	319	762	37	15	23

In 1948-1949 the highest percentage of football claims was paid. That year 44 per cent of the schools having football benefited by belonging to the Insurance Company. The next year it dropped to 36 per cent and remained at this figure through the 1950-1951 school year. During the last year of this study, 1951-1952, the per cent dropped to 33. This was the lowest it reached during this study. The total per cent of the four years averaged 37. Over one out of three schools participating in football benefited from the Insurance Program. This is a very respectable figure and shows the importance of a good insurance program.

The figures in the column entitled, "Per Cent of Benefiting Schools" not participating in football were found by dividing the number of schools not participating in football into the number of schools which benefited and did not participate in football.

In this division there is very little difference in per cents from year to year. In 1948-1949 there were 16 per cent of the schools benefiting. In the next two years it decreased 1 per cent each year, and then in 1951-1952 it reached the highest percentage for all four years, 17. The average per cent of the four years of the study was 15. Although the percentages are not as high in this classification as they were for schools participating in

football, it does show the great value and importance of having an insurance policy that gives all athletes and schools the protection that they need.

The figures in the last column represent the total per cent of all schools benefiting from the Insurance Company. They were obtained by dividing the total number of schools insured each year into the total number of schools benefiting each year. The first year of the study represents the highest per cent of schools benefiting; during 1948-1949 there was a total of 26 per cent. During the next three years, the percentages stayed about the same. In 1949-1950 there were 23 per cent; in 1950-1951, it was 22 per cent; and the final year it rose again to 23 per cent.

The total number of schools benefiting for the four years was 762, giving an average of 23 per cent of the schools each year that greatly benefited from having their insurance with the Iowa Athletic Insurance Company.

Table IX reveals the number of schools which did not receive any claims from the Insurance Company. This Table has been divided into three divisions: schools participating in football, schools not participating in football, and the total of all schools.

In checking the records it was found that during the four years of this study there were only fourteen

TABLE IX

NUMBER OF IOWA SCHOOLS THAT DID NOT RECEIVE ANY
CLAIMS FROM THE IOWA HIGH SCHOOL INSURANCE
COMPANY, 1948-1952

Year	Schools Participating in Football	Schools Not Participating in Football	Total of All Schools
1948-1949	3	158	161
1949-1950	3	149	152
1950-1951	5	167	172
1951-1952	3	128	131
Total	14	602	616

schools which participate in football that had no claims whatsoever. During 1950-1951 there were five schools that did not receive any claims from the Insurance Company. During the other three years there were only three schools each year with no claims. These figures are very significant in that they show the importance of having the protection and security of an insurance company behind the athletic program. A very small number of schools in this division means that the schools participating in football have a very good chance of having from a few to many injuries; therefore, by belonging to the Insurance Company, they can continue the sport without fear of being faced with a heavy financial burden due to injuries.

In the second division of this Table it is shown that a much larger number of schools that do not play football did not receive any claims from the Insurance Company. This is due to the fact that there are a lot more schools that do not play football than do. Football, because of the nature of the sport, produces more injuries.

During 1948-1949 there were 158 schools in this division that did not receive any claims. The following year the number decreased to 149 schools. There were 167 schools during 1950-1951 that had no claims. This was an increase of eighteen schools from the previous year and was also the year in which the highest number of claims was to be found. In 1951-1952, the year in which the lowest number of schools had no claims, the figure decreased by thirty-nine schools, making the number 128. During the four years there were 602 schools not participating in football that did not receive any claims from the Insurance Company.

The third division of this Table represents the total number of schools each that did not receive any claims. The number ranged from a high of 172 schools during the 1950-1951 school year to a low of 131 schools during the 1951-1952 school year. The first two years of the study were very close, 161 during 1948-1949 and 152 in 1949-1950.

There was a total of 616 schools during the four years, or an average of 154 schools each year, that did not receive any claims from the Insurance Company.

Table X shows the per cent of schools that did not receive a single claim for any injury in any sport. This Table once again points out the importance of being insured by the Iowa High School Insurance Company. All of the per cents in this Table were figured correctly to the nearest per cent.

The per cents found in the first division of this Table were obtained in the following manner. The number of schools participating in football was divided into the number of schools participating in football that did not receive any claims, these figures being obtained from Table IX. As the Table shows, a very small percentage of the schools participating in football did not receive any claims. During each year of the study, except in the year 1950-1951, only 1 per cent of the schools did not receive any claims. In 1950-1951 it was only 2 per cent. It must be remembered that the lower the per cent the greater the protection benefits. This means that of all the schools playing football and insured by the Insurance Company, about 99 per cent benefit by belonging to it. If these schools were not insured, either the participant or the school itself would have to pay the cost of injuries.

TABLE X

PER CENT OF IOWA SCHOOLS THAT DID NOT RECEIVE ANY
CLAIMS FROM THE IOWA HIGH SCHOOL INSURANCE
COMPANY, 1948-1952

Year	Schools Participating in Football	Schools Not Participating in Football	All Schools Having No Claims
1948-1949	1	33	21
1949-1950	1	30	19
1950-1951	2	32	21
1951-1952	1	23	15
Average	1	29	19

The second division of this Table shows the per cent of schools not participating in football that did not receive any claims. The per cent was obtained by dividing the number of schools not participating in football into the number of schools that did not receive any claims. This number is also found in Table IX. As might be expected the figures in this division are higher than those of the first division. In 1948-1949 there were 33 per cent of the schools that received no claims. This means that only one-third did not benefit from having been insured. This, of course, does not include the protection that is always given. During the next year the figure decreased to 30 per cent. In 1950-1951 the per cent went up slightly. In that year 32 per cent of the schools had no claims.

During the last year of this study, 1951-1952, only 23 per cent of the schools received no claims. The total per cent for all four years of this study was 29 per cent.

The third division of this Table shows the per cent of all the schools that had no claims. These figures were obtained by dividing the total number of schools for each year into the total number of schools that received no claims each year. All of the per cents in this division are fairly close except for the last year of the study when the figure is much less. During the years of 1948-1949 and 1950-1951 the per cent was the same, 21. In 1949-1950 the figure varied only 2 per cent lower. During the last year of the study the figure decreased to only 15 per cent. The average total for all four years was only 19 per cent. The figures in this Table very clearly point out the fact that almost all of the schools at some time receive claims for injuries. Because this is true, it is very important to have the protection and security offered by an insurance company.

CHAPTER III

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

In summarizing the work of this report, it is not the intention of the author to try to sell the students and schools of Iowa on high school athletic insurance. It has always been the policy of the Iowa High School Athletic Association to provide the schools and their students with the information and then to let them decide if they want it, but not to "high pressure" them into buying. The summary of this report will try to point out the facts and figures on how the Insurance Company operates and the importance of having a policy to protect the many athletes who participate in the major sports offered in the schools of Iowa.

This report has also been prepared to give the many people who are interested in athletics a better picture of the operation of the Iowa High School Athletic Insurance Company. Many people are not aware of the importance of having a good sound athletic insurance program. It is the intention of this summary to better acquaint these people with the true picture of the insurance program.

After analyzing the data the author has arrived at the following conclusions:

1. The Insurance Company is a large concern handling thousands of dollars, and providing protection for thousands of athletes every year. This can be illustrated by the fact that during the four years covered by this study over \$324,000 was paid in to the Insurance Company by the schools of Iowa for premiums. Also, during these four years, over 117,000 athletes were insured.
2. The importance of the Insurance Company is growing every year. This fact is pointed out by considering the increase of premiums paid each year. From 1948 to 1952 the premiums paid to the Insurance Company increased \$36,716.40. To present a true picture it must be pointed out that the rates were increased slightly, but still the number of athletes insured every year is increasing. This is especially true of the girls insured by the Company. There was an increase of 942 girls during the four years.
3. The Insurance Company pays a tremendous amount of money to the athletes who have been injured. During these four years over \$289,000 was paid to athletes who had claims for injuries.
4. The Insurance Company is not primarily concerned with making a profit on athletic insurance. Their main objective is to provide a service to the schools and athletes of Iowa. This service provides protection for all injuries suffered by athletes, thus lessening the burden of the home and the school financially. During the four years, the difference between the amount of money paid to the Insurance Company by the schools of Iowa and the amount paid by the Insurance Company for claims amounted to a little over \$35,000. To some people this may appear to be a large profit, but actually it is not. It must be remembered that a large amount of this money is used for the many other expenses that the Company has. The following are a few of the expenses: secretarial work, postage, printing of forms and brochures, filing, and statistical work.

5. Relative to the five major sports, football is by far the most expensive and hazardous sport. Of all the claims paid, the claims in football represent more money than all of the other sports put together. This was found true each year of the four year study. Basketball, baseball, track, and wrestling rank in that order on money spent on claims for injuries.
6. The amount of money paid by the Insurance Company as claims for injuries has increased every year. From 1948 to 1952 the amount of claims paid increased from \$61,701.60 to \$84,131.34. This represents an increase of \$22,429.74. This increase indicates the growing interest in the Insurance Company.
7. The Insurance Company handles a large number of claims every year. In four years they handled 16,689 claims, or an average of 4,174 every year. Breaking this down a bit farther it means that 347 claims are received every month. Each claim requires a lot of time and therefore places a tremendous task on the office force. Once again football heads the list as the sport having the most claims. Although football has only one-half of the total athlete participation, there are far more injury claims than any other sport. In fact, in four years it had more than all the other sports totaled together.
8. When the risks that an athlete takes are considered, it is evident that insurance is absolutely necessary. This report proves that one out of six football players is injured to some extent during the season. For this injury the average cost is about \$19.50. For the small cost of being insured by the Insurance Company, one is fully protected from this financial risk. Although the other sports do not involve as great a risk as football, it is still wise to have the protection of an insurance policy. The average cost per claim in all sports amounted to \$16.74. This points out the advisability of having the protection of a good insurance policy.

9. A great percentage of the schools in Iowa do insure their athletes with the Insurance Company. In 1948, the first year covered in this report, 768 schools insured their athletes with the Insurance Company. Since then, this number has steadily increased. This is very good representation as there are about 950 high schools in Iowa. The increase in the number of schools insured every year points out the soundness and popularity of this insurance program.
10. All of the schools insured by the company had the full protection for their athletes as set by the Insurance Company. In addition to this, full protection, one-fourth of the schools received more money in claims than they paid in premiums. Schools participating in football had a higher percentage than those not participating in football.
11. Of all the schools participating in football during the four years of this report, only fourteen out of 1,087 did not receive any claims from the Insurance Company. This is further evidence which emphasizes the need for insurance. During this same period of time, 602 of the 2,064 schools that did not participate in football did not receive any claims. The reason for the larger number is that there were many more schools not participating in football than did, and also the fact that the risk of injury is not so great in sports other than football.
12. Ninety-nine per cent of the schools participating in football received at least one claim from the Insurance Company. Although some of the schools received only a few claims, they still had the satisfaction of knowing that their athletes were properly insured. Over 70 per cent of the schools not participating in football received claims from the Insurance Company.

From the above conclusions and after a great deal of study, the author makes the following recommendations:

1. The author recommends that this program should continue in the future, continuing to give the

athletes in Iowa a reasonable and fair type of policy to cover athletic participation in all high school sports.

2. To promote a feeling of protection and security for athletes and schools of Iowa, the author recommends 100 per cent participation in the insurance program covered in this report.

BIBLIOGRAPHY

Books

Forsythe, Charles E. The Administration of High School Athletics. New York: Prentice-Hall, Inc., 1948.

Voltmer, Edward F., and Esslinger, Arthur A. The Organization and Administration of Physical Education. New York: Appleton-Century-Crofts, Inc., 1949.

Articles

"Accident Insurance in Sports," Scholastic Coach, XX (February, 1951), 78.

"High School Insurance Programs," National Association of Secondary School Principals, XXXI (October, 1947), 208.